

Information to identify the case:

Debtor 1	<u>Katherine A. Gokce</u>	Social Security number or ITIN	xxx-xx-6494
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mutlu Gokce</u>	Social Security number or ITIN	xxx-xx-5733
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-29494-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Katherine A. Gokce

Mutlu Gokce

8/14/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Katherine A. Gokce
Mutlu Gokce
Debtors

Case No. 18-29494-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 14, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Katherine A. Gokce, Mutlu Gokce, 122 Ridge Road, West Milford, NJ 07480-2910
cr	+ ISERVE RESIDENTIAL LENDING, LLC, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
cr	+ The Money Source Inc., P.O. Box 340514, Tampa, FL 33694-0514
cr	+ The Money Source as servicer for Iserve Residentia, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
518221938	+ Iserve Residential Lending, 682 Brookside Rd., Allentown, PA 18106-9652
517787542	+ John R Morton, Esq, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
517787540	+ Nissa Motor Acceptance Corpotic, PO BOX 740596, Cincinnati, OH 45274-0596
517787541	+ Santander Consumer USA, PO BOX 660603, Dallas, TX 75266-0603
517787538	+ Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652
518695673	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517787549	#+ Stern, Lavintahl & Frankenberg, 105 Eisenhower Parkway #302, Roseland, NJ 07068-1640
517921626	+ Strategic Funding Source, Inc., 120 West 45th Street, 4th Floor, New York, NY 10036-4041

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 14 2023 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 14 2023 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Aug 15 2023 00:22:00	Ally Capital, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Aug 15 2023 00:22:00	BMW Bank of North America Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517904633	+ EDI: CINGMIDLAND.COM	Aug 15 2023 00:22:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519887939	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 20:41:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210

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519887938	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 20:41:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
517820191	EDI: GMACFS.COM	Aug 15 2023 00:22:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519301379	+ EDI: AISACG.COM	Aug 15 2023 00:22:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787544	+ EDI: GMACFS.COM	Aug 15 2023 00:22:00	Ally Financial, PO BOX 380903, Minneapolis, MN 55438-0903
517787543	+ EDI: GMACFS.COM	Aug 15 2023 00:22:00	Ally Financial, PO BOX 380901, Bloomington, MN 55438-0901
517800363	+ EDI: AISACG.COM	Aug 15 2023 00:22:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787546	EDI: BMW.COM	Aug 15 2023 00:22:00	BMW Financial Services, PO BOX 3608, Dublin, OH 43016
517821996	EDI: BMW.COM	Aug 15 2023 00:22:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517787545	+ EDI: TSYS2	Aug 15 2023 00:22:00	Barclays Bank Delaware, PO BOX 8801, Wilmington, DE 19899-8801
517787548	+ Email/Text: EBNBKNOT@ford.com	Aug 14 2023 20:42:00	Ford Motor Credit, PO BOX 542000, Omaha, NE 68154-8000
518221921	+ EDI: LCIICTSYSTEM	Aug 15 2023 00:22:00	I C System, Inc., PO Box 64378, St. Paul, MN 55164-0378
518296416	+ EDI: IRS.COM	Aug 15 2023 00:22:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517907131	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 21:04:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517821277	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 20:53:53	LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518221939	+ Email/Text: EBNBKNOT@ford.com	Aug 14 2023 20:42:00	Lincoln Automotive Financial Serv., PO Box 542000, Omaha, NE 68154-8000
517904674	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 20:41:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
517889803	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 14 2023 20:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517801378	Email/Text: NissanBKNotices@nationalbankruptcy.com	Aug 14 2023 20:41:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517818019	+ EDI: AGFINANCE.COM	Aug 15 2023 00:22:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517821168	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2023 21:05:13	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518673034	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 14 2023 20:41:00	New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518671182	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 14 2023 20:41:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517793181	+ EDI: RMSC.COM	Aug 15 2023 00:22:00	Synchrony Bank, c/o of PRA Receivables

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518221940	+ EDI: RMSC.COM	Aug 15 2023 00:22:00	Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519677572	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 20:41:00	Synchrony Bank-Care Credit, PO Box 965061, Orlando, FL 32896-5061
517915397	+ Email/Text: BK@servicingdivision.com	Aug 14 2023 20:41:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517852633	+ EDI: WFFC2	Aug 15 2023 00:22:00	The Money Source Inc., 500 South Broad St Suite 100 A, Meriden, CT 06450-6755
			Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482
TOTAL: 33			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517800364	*+	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517787547	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW Financial Services, PO BOX 3608, Dublin, OH 43016
518221937	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, SBSE-Insolvency Unit of IRS, PO Box 330500, Stop 15, Detroit, MI 48232
517787539	*+	Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652
cr	##	Strategic Funding Source, Inc., c/o Rivkin Radler LLP, 21 Main Street, Court Plaza South, West Wing - Suite 158, Hackensack, NJ 07601-7021

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Jeanette F. Frankenberg	

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on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC cmecf@sternlav.com

Jeanette F. Frankenberg

on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC cmecf@sternlav.com

Jenee K. Ciccarelli

on behalf of Joint Debtor Mutlu Gokce info@jc-lawpc.com nadiainancial@gmail.com;k,jr76568@notify.bestcase.com

Jenee K. Ciccarelli

on behalf of Debtor Katherine A. Gokce info@jc-lawpc.com nadiainancial@gmail.com;k,jr76568@notify.bestcase.com

Jenna Z. Gabay

on behalf of Creditor Strategic Funding Source Inc. jenna.gabay@rivkin.com,
matthew.spero@rivkin.com;jeannine.farino@rivkin.com;jennifer.davila@rivkin.com;atia.allen@rivkin.com;maureen.chircop@riv
kin.com

Maria Cozzini

on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC mcozzini@sternlav.com

Maria Cozzini

on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yale A. Leber

on behalf of Creditor Strategic Funding Source Inc. yale.leber@law.njoag.gov

TOTAL: 14